

**Amendments to the Specification:**

*Please replace the first paragraph of the specification with the following paragraph. The amendments to the first paragraph set forth below are indicated by strikethrough and underlining.*

**CROSS-REFERENCE TO RELATED APPLICATIONS**

This application is ~~related and~~ claims priority to U.S. Patent Application Serial No. 10/316,603, entitled SYSTEM AND METHOD FOR DISTRIBUTING PERSONAL IDENTIFICATION NUMBERS OVER A COMPUTER NETWORK (~~filed December 10, 2002~~), filed December 10, 2002, which claims priority to U.S. Patent Application Serial No. 09/619,392, now U.S. Patent No. 6,526,130, entitled SYSTEM AND METHOD FOR DISTRIBUTING PERSONAL IDENTIFICATION NUMBERS OVER A COMPUTER NETWORK, filed July 19, 2000 ~~which is incorporated in its entirety~~. This application is also related to co-pending U.S. Patent Application Serial No., \_\_\_\_\_ 10/821,815, entitled SYSTEM AND METHOD FOR DISTRIBUTING PERSONAL IDENTIFICATION NUMBERS OVER A COMPUTER NETWORK (~~filed herewith~~) ~~which is hereby incorporated in its entirety~~, filed April 9, 2004. The content of each of these applications is hereby incorporated by reference herein in its entirety for all purposes.